



Sun, Surf and Scams: Pre-Trip Tips to Reduce Your Rip-Off Risk

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MADISON – After a long winter, spring break’s siren song draws college students and families to sunny beaches and exciting foreign locales. But as travelers let off steam they may also be letting down their guard, opening up opportunities to get ripped off by scammers and identity thieves. The Wisconsin Department of Agriculture, Trade and Consumer Protection offers some simple pre-trip tips to mitigate your risk and help you travel more securely.

“Students and families alike need to be cautious of a number of travel-specific risks as they book their adventures and head out into the world,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Grandparent scams, lost identification or financial information, and identity theft due to overexposure on social media are all potential risks that can be addressed before the trip even begins.”

Before you start your trip:

- **Alert your credit card company and financial institution.** Call the number on the back of your credit and debit cards and let them know where you will be travelling and when. This advance notice will let the bank know to expect transactions from the area you visit, keeping your account from being locked.
- **Verify your reservations.** If you booked your trip through a third-party website or travel service, confirm your reservations directly with the airline, hotel or car rental business so you don’t get stranded in case of a miscommunication with your booking.
- **Put your mail on hold.** Identity thieves could steal mail from unattended mailboxes, giving them the information they need to misuse your identity and open credit lines in your name. The post office can hold your mail until you return, keeping letters and packages from sitting idle in your mailbox.
- **Limit what’s in your wallet.** Don’t carry your Social Security card in your wallet or purse, keep your passport locked away, and minimize the number of bank cards you take on your trip.
- **Use credit cards instead of debit cards.** This reduces your risk of having your checking account emptied while you are on vacation, and credit cards may offer additional protections for your purchases.
- **Pack a second credit card.** If you lose your main card or it is damaged, you will need a backup. Keep them packed in separate locations.
- **Photocopy your documents and cards.** Make two copies (front and back) of your passport, driver’s license, credit cards, tickets and hotel reservation confirmations. Give one copy to a friend or family member at home and carry the other copy with you, stored securely and separately from the originals. These can come in handy if your original documents are lost or stolen during the trip.
- **Share your plans with friends and family to avoid “grandparent scams.”** Phone scammers could call your relatives while you are away, claim to be you, and ask for money to get out of a phony legal or medical emergency. Make sure your family has a plan in place and a way to reach you directly in case a relative or friend receives one of

these frightening calls. As part of the plan, consider using a family code name to verify family members.

- **Tighten the security around your online accounts.** Your social media accounts can reveal everything a thief needs to know to steal your identity or to rob your home in your absence. Adjust the security settings on your social media accounts to only allow friends and family to view your posts, and consider turning off the location services on your phone so the photos you post online are not tagged with GPS data. Make sure that the mobile devices you intend to take on your journey are password protected.

For additional information or to file a complaint, visit the Consumer Protection Bureau at <http://datcp.wisconsin.gov>, send an e-mail to datcphotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

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